

NAVY FEDERAL ONLINE ACCOUNT ACCESS

Application, Agreement and Disclosure Statement

NAVY FEDERAL ONLINE ACCOUNT ACCESS SERVICE APPLICATION AND AGREEMENT

I (and my authorized user, if he or she has signed this agreement) hereby submit this application for Navy Federal Online Account Access service. I understand that this service will provide me access to all existing and future accounts held in my name. My authorized user, will also have access to all existing and future accounts held in my name, except those where I am designated as the joint owner, cosigner, or co-borrower. Additionally, my authorized user will have the ability to enroll in or access my Web Bill Pay service. Furthermore, I understand that while my authorized user may access my line(s) of credit, I remain solely responsible for repayment if any credit is extended. If my authorized user is enrolled in Navy Federal's Automated Telephone Service (ATS), the authorized user will also have comparable access to my accounts via ATS.

I/we hereby accept responsibility for safeguarding the password(s) in order to prevent unauthorized access and transactions on the account. I/we agree that Navy Federal may revoke Account Access service if unauthorized access or transactions occur as the apparent result of negligence in safeguarding the password(s). If Navy Federal is notified that I have included the credit union in the filing of a petition of bankruptcy, Navy Federal may revoke Account Access service to my account. I (and my authorized user, if he or she has signed this agreement) acknowledge receipt of, and agree to, the Navy Federal Online Account Access Service Application, Agreement and Disclosure Statement and all amendments mailed to the address shown on Navy Federal records.

SECTION 1				MEMBER COMPLETE	
NAME (FIRST, MI, LAST) PLEASE PRINT			SOCIAL SECURITY NO. _ _		SHARE SAVINGS/ACCESS NO.
DATE OF BIRTH (MO., DAY, YR.) _ _	PHONE NO. (HOME) ()	PHONE NO. (WORK) ()	E-MAIL ADDRESS		
SIGNATURE				DATE (MO., DAY, YR.) _ _	
SECTION 2				COMPLETE FOR AUTHORIZED USER	
AUTHORIZED USER NAME (FIRST, MI, LAST) PLEASE PRINT			AUTHORIZED USER SOCIAL SECURITY NO. _ _		DATE OF BIRTH (MO., DAY, YR.) _ _
ADDRESS			PHONE NO. (HOME) ()	PHONE NO. (WORK) ()	
AUTHORIZED USER SIGNATURE			DATE (MO., DAY, YR.) _ _	AUTHORIZED USER E-MAIL ADDRESS	
OFFICE USE ONLY	PROCESSED BY				DATE APPROVED (MO., DAY, YR.) _ _

**NAVY FEDERAL ONLINE
ACCOUNT ACCESS SERVICE
DISCLOSURE STATEMENT
RETAIN FOR YOUR RECORDS**

**TYPES OF AVAILABLE TRANSFERS AND LIMITS
ON TRANSFERS**

Navy Federal Online Account Access

Account Access. Our Internet address: navyfcu.org

Make transfers between all owned share savings, Sharechek and Money Market Savings Account (MMSA) accounts and from your share savings, Sharechek and MMSA accounts to pay your consumer loan, NAVchek Line of Credit, Visa®, MasterCard®, Fixed Equity Loan, Home EquityLine and Mortgage loan. You may also make transfers from your Home EquityLine to your share savings or Sharechek accounts and to your Money Market Savings Account (MMSA).

Make transfers from your Sharechek account to other Sharechek accounts on which you are a joint owner, to other third-party Sharechek accounts at Navy Federal for which you have established a third-party transfer capability and transfer funds from your Sharechek account to your checking account at another Financial Institution via the Automated Clearinghouse (ACH) up to \$2500 per calendar day.

Withdraw from \$5 up to \$2,500 from your share savings account, by check, to be mailed to your share savings account address-of-record on the next business day.

Transfer Limitations.

There is no limit on the number of transfers from your share savings account if they are made in person, by Automatic Teller, by mail, or to make monthly payments on Navy Federal loans, to have funds mailed directly to you, or as a distribution of your direct deposit.

Federal regulations limit the number of certain types of transfers and/or withdrawals you can make from your share savings account to six per calendar month. The types of transfers that are limited are those requested by fax, telephone, Internet, and preauthorized transfers.

Enhancements/Modifications to Service.

The terms and conditions of this service are subject to change without notification to you, unless prior notification is required by law. Navy Federal reserves the right to revoke or refuse Account Access service.

We may cancel your Account Access service at any time with or without written notice to you. For example (and not excluding other examples), if you do not provide us with your current mailing address, we may cancel your Account Access service until you provide us with your current address. If you believe we may not have your current address, please contact us at the phone number or address below.

**YOUR LIABILITY FOR UNAUTHORIZED
TRANSFERS**

Liability Disclosure. By applying for Account Access, you agree to accept responsibility for protecting the integrity of your Password, in order to prevent unauthorized transactions and/or

account access. You also agree that Navy Federal may revoke Account Access if unauthorized account access and/or transactions occur as the apparent result of your negligence in safeguarding the Password(s). Further, you agree that, if Navy Federal is notified that you have included the credit union in the filing of a petition of bankruptcy, Navy Federal may revoke or refuse Account Access service. You may elect to authorize Internet access for up to two authorized users, in addition to yourself. A separate application and agreement must be signed for each authorized user. If you desire another person to have access to your account via the Internet, you must sign the Navy Federal Online Account Access Service Application and Agreement as the member-owner and the other person must sign the application as the authorized user. Your authorized user will have access to all existing and future accounts held in your name. Your authorized user will also have the ability to enroll in or access your Web Bill Pay service. If your authorized user is enrolled in Navy Federal's Automated Telephone Service (ATS), the authorized user will also have comparable access to your accounts via ATS. Granting access to your account via the Internet to a non-signer will make you financially liable for all unauthorized access, losses or misuse of the account, until reported to Navy Federal.

Notify us AT ONCE if you believe your account has been accessed without your authority. The best way to minimize your possible loss is to telephone, although you may advise us in person, in writing, or via Account Access. If you do not notify us, you could lose all the money in your account (plus your maximum line of credit amount). If you tell us within two (2) business days after you learn of unauthorized access, you can lose no more than \$50 if someone accesses your account without your permission. If you do NOT tell us within two (2) business days after you learn of the unauthorized access and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

If your statement shows any electronic fund transfer you did not make or authorize to be made, advise us at once. If you do not tell us within 60 days after the first statement which reflected the unauthorized transfer was mailed to you, you may not get back any funds you lost after the 60 days, provided we can prove that we could have stopped someone from taking the funds if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

Address and Telephone Numbers. If you believe unauthorized access occurred on your account or your Password has been stolen, or that someone has transferred or may transfer money from your account by accessing your account without your permission, call 24 hours a day toll-free: 1-888-868-8123; or if in metro Washington DC, or outside the contiguous United States: 703-255-8699. Or write:

Navy Federal Credit Union (EFT)
PO Box 3001
Merrifield VA 22119-3001

BUSINESS DAYS

Our business days are Monday through Friday, excluding Federal holidays.

DOCUMENTATION OF TRANSACTIONS

Periodic Statements. You will get a monthly share savings and Sharechek account statement for each month in which you initiate electronic transactions via an Automatic Teller, debit at the point of sale, Touch-Tone Teller, or Account Access. Unless you choose to suppress your statement. In any case, you will get a share savings account statement at least quarterly. Additionally, through Account Access, you can view all of your share savings and Sharechek transaction activity.

TRANSACTION FEES

Navy Federal does not charge for transfers initiated via Navy Federal Online Account Access, or for viewing your account information via the Internet; however, fees may be assessed for the Web Bill Pay Service as provided in the Web Bill Pay Service Authorized User Application and Terms and Conditions Agreement.

Navy Federal reserves the right to charge for Account Access. You will be given at least 21 days advance notice before Navy Federal implements any changes to fees or adds any new fees for Account Access.

LIABILITY FOR FAILURE TO MAKE TRANSFERS

If Navy Federal does not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

If, through no fault of ours, you do not have sufficient funds in your account or available credit in your NAVchek Line of Credit to make the transfer.

If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.

If, despite reasonable precautions that we have taken, circumstances beyond our control (such as fire, power failure, flood or failure of paying agency to deliver direct deposit payment data) prevent the transfer.

ACCOUNT INFORMATION DISCLOSURE

We will disclose information to third parties about your account or the transactions you make:

- If we return checks on your account drawn on insufficient funds or if we are unable to complete an electronic transfer because of insufficient funds.
- When it is necessary for completing transfers.
- In order to verify the existence or conditions of your account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us your written permission.
- In accordance with our privacy policy.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us toll-free at: 1-888-868-8123; or if in metro Washington DC, or outside the contiguous United States at: 703-255-8699.

Or write us at:

Navy Federal Credit Union (EFT)
PO Box 3001
Merrifield VA 22119-3001

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days (twenty [20] business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days (twenty [20] business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. A provisional credit is a temporary credit adjustment placed onto your account during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may remove the provisional credit from your account. Please note that contacting us by telephone will not preserve your rights.

If it is determined there was no error, we will send you a written explanation within three (3) business days after we finish our investigation and any provisional credits will be reversed. If there are not sufficient funds in your account to cover the amount of the provisional credit, the account will be overdrawn and you will be responsible for payment. You may ask for copies of the documents that we used in our investigation.

Important Information about Becoming an Authorized User.

To help fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including joint owners. When you open an account or become an authorized user, we will ask you for your name, address, date of birth, and other information that will allow us to identify you.

